

## Old Age, Disability, Death

First and current law: 1970.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 570 CFA francs.

### Coverage

Employed persons. Special system for public employees.

Voluntary provident fund for citizens working abroad.

### Source of Funds

**Insured person:** 3.6% of earnings.

**Employer:** 6.4% of payroll.

**Government:** None.

### Qualifying Conditions

**Old-age pension:** 55 (50 if prematurely aged) with 20 years of insurance; 60 months of contribution during last 10 years.

Retirement from gainful employment.

**Disability pension:** Loss of 2/3 of earning capacity; 5 years of insurance and 6 months of contribution in 12 months preceding incapacity.

**Survivor pension:** Deceased was pensioner or met pension requirements at death or had 180 months of insurance.

Not payable abroad unless reciprocal agreement.

### Old-Age Benefits

**Old-age pension:** 30% of average monthly earnings during last 3 or 5 years (whichever is higher), for 5 to 15 years of insurance.

Increment of 2% for every year of insurance beyond 15 years.

Minimum pension: 60% of guaranteed minimum wage (SMIG).

Maximum: 80% of average monthly earnings.

Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension at age 55 (or 50 if prematurely aged) but at least 12 months of contribution.

Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

### Permanent Disability Benefits

**Disability pension:** 30% of average monthly earnings during last 3 or 5 years (whichever is higher). Years under age 55 at time of claim credited as 6-month periods of insurance.

Increment of 2% for each year of insurance beyond 15 years.

Minimum pension: 60% of guaranteed minimum wage (SMIG).

Maximum, 80% of average monthly earnings.

Constant-attendance supplement: 50% of pension.

Adjustment: Pension adjusted for cost-of-living changes, depending on the financial resources of the system.

### Survivor Benefits

**Survivor pension:** 50% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower, if married at least 1 year before death of spouse.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan; 50% payable if there are at least 2 orphans.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: 1 month's accrued pension of insured for each 6 months of insurance, if insured failed to meet qualifying conditions for pension.

Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

### Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision. Benin Social Security Office, administration of program.

## Sickness and Maternity

First law: 1952.

Current law: 1967.

Type of program: Social insurance system. Maternity benefits only.

### Coverage

Employed women.

### Source of Funds

**Insured person:** None.

**Employer:** 0.2% of payroll.

**Government:** None.

### Qualifying Conditions

**Maternity benefit:** 6 months of employment covered by insurance.

### Sickness and Maternity Benefits

**Sickness benefit:** None under insurance. (Labor code requires employers to provide paid sick leave and pay 60% of all medical costs; employee pays 40%.)

**Maternity benefit:** 100% of earnings (employer pays half).

Payable for up to 6 weeks before and 8 weeks after confinement.

### Workers' Medical Benefits

**Medical benefits:** None under insurance.

(Labor code of 1998 requires employers to provide 60% of health and medical services for employees; employee pays 40%.)

### Dependents' Medical Benefits

**Medical benefits for dependents:** See Family Allowances, below.

Dependent children and wife receive same benefits as insured according to the labor code.

### Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision. Benin Social Security Office, administration of program.

## Work Injury

First law: 1952.

Current law: 1959.

Type of program: Social insurance system.

**Coverage**

Employed persons, apprentices, students at technical schools, and members of cooperatives.

**Source of Funds**

**Insured person:** None.

**Employer:** 1% to 4% of payroll, according to risk in establishment.

**Government:** None.

**Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

**Temporary Disability Benefits**

**Temporary disability benefit:** 50% of earnings for first 28 days of disability; 66% thereafter. Payable from day following injury until recovery or certification of permanent disability.

**Permanent Disability Benefits**

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 50% the degree of incapacity for the portion of disability between 1% and 50%, and by 150% the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of earnings.

**Workers' Medical Benefits**

**Medical benefits:** Medical and surgical care, hospitalization, medicines, appliances, prosthesis and transportation.

**Survivor Benefits**

**Survivor pension:** 30% of annual earnings of insured, payable to widow and dependent disabled widower.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each, up to a maximum of 30%.

Maximum survivor pensions: 85% of annual earnings.

Funeral grant: Lump sum of 25% of average earnings of the insured.

**Administrative Organization**

Ministry of Public Administration, Labor and Administrative Reform, general supervision.

Benin Social Security Office, administration of program.

**Qualifying Conditions**

**Family allowances:** Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had 6 months of employment and be currently working at least 18 days a month, or be a social insurance beneficiary (or a widow of beneficiary).

Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

**Family Allowance Benefits**

**Family allowances:** 1,500 CFA francs a month for each child from 1<sup>st</sup> birthday.

Prenatal allowance: 500 CFA francs a month for 9 months.

Maternity allowance: 700 CFA francs a month for 12 months.

Worker's household allowance: Lump sum of 6,000 CFA francs for 1st birth; 3,000 CFA francs each for 2nd and 3rd.

Some maternal and child health and welfare services also provided.

**Administrative Organization**

Ministry of Public Administration, Labor and Administrative Reform, general supervision.

Benin Social Security Office, administration of program.

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**Family Allowances**

First and current law: 1955.

Type of program: Employment-related system.

**Coverage**

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

**Source of Funds**

**Insured person:** None.

**Employer:** 8.8% of payroll.

**Government:** None.